

Information to identify the case:

Debtor 1	Jason Adam Yarema	Social Security number or ITIN	xxx-xx-3471
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 8/25/21
Case number:	21-50678-FJS		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jason Adam Yarema	
2. All other names used in the last 8 years	dba G-Force Karts	
3. Address	502 Schooner Blvd Williamsburg, VA 23185	
4. Debtor's attorney Name and address	Charles H. Krumbein Krumbein Consumer Legal Services, Inc. 1650 Willow Lawn Dr. Suite 300 Richmond, VA 23230	Contact phone 804-673-4358 Email: charlesh@krumbein.com
5. Bankruptcy trustee Name and address	David R. Ruby 341 Dial 866-630-7353 Code: 8542637 Thompson McMullan, P.C. 100 Shockoe Slip, Third Floor Richmond, VA 23219	Contact phone (804) 698-6220 Email: druby@t-mlaw.com

For more information, see page 2 >

Debtor **Jason Adam Yarema**

Case number **21-50678-FJS**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	Location of the Bankruptcy Clerk's Office: 2400 West Avenue, Suite 110 Newport News, VA 23607 Mailing Address for Newport News Clerk's Office: 600 Granby Street, Room 400 Norfolk, VA 23510 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 757-222-7500	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: August 26, 2021
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 4, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: December 3, 2021 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Jason Adam Yarema**

Case number **21-50678-FJS**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Manner of Payment of Fees	Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re:

Jason Adam Yarema
dba G-Force Karts

Case Number: 21-50678-FJS
Chapter 7

Judge: Frank J. Santoro

Social Security/Taxpayer ID Nos.:
xxx-xx-3471

Debtor(s)

NOTICE OF REMOTE HEARING

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at www.vaeb.uscourts.gov, on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.

Dated: August 26, 2021

Notice of Remote Hearing

FOR THE COURT:

William C. Redden
Clerk of the Bankruptcy Court

In re:
Jason Adam Yarema
Debtor

Case No. 21-50678-FJS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-6
Date Rcvd: Aug 26, 2021

User: thomass
Form ID: 309A

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db	+ Jason Adam Yarema, 502 Schooner Blvd, Williamsburg, VA 23185-5277
15723714	+ 28 Media LLC, 2920 W Broad Street, Suite 231, Richmond, VA 23230-5103
15723715	28 Media(480), 72920 W Broad Street, Suite 291, Richmond, VA 23230-0000
15723716	Canon Financial Service INC, 158 Gaither Drive, Suite 200, Manahawkin, NJ 08050-0000
15723718	+ County Waste, P.O. Box 8010, Clifton Park, NY 12065-8010
15723719	+ Destination Travel, 8950 N Oracle Road, Tucson, AZ 85704-7413
15723720	+ First National Bank Of Omaha, P.O. Box 2257, Omaha, NE 68103-2257
15723721	+ Independance Bank, 1370 S County Trail, East Greenwich, RI 02818-1625
15723722	+ Kim Yarema, 502 Schooner BLvd, Williamsburg, VA 23185-5277
15723725	+ R K & K, 2100 East Cary St, Suite 309, Henrico, VA 23223-7270
15723726	+ Rich Ideas,Inc, 1913 Huguenot Road, Suite 201, Henrico, VA 23235-4329
15723727	+ Village Bank/SBA, P.O. Box 330, Midlothian, VA 23113-0330
15723729	+ Woodfin, 1823 N Hamilton St, Richmond, VA 23230-4005

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: charlesh@krumbein.com	Aug 27 2021 00:01:00	Charles H. Krumbein, Krumbein Consumer Legal Services, Inc., 1650 Willow Lawn Dr., Suite 300, Richmond, VA 23230
tr	Email/Text: david.ruby@txitrustee.com	Aug 27 2021 00:02:00	David R. Ruby, 341 Dial 866-630-7353 Code: 8542637, Thompson McMullan, P.C., 100 Shockoe Slip, Third Floor, Richmond, VA 23219
15723717	+ EDI: CITICORP.COM	Aug 27 2021 03:53:00	Citi Platinum Select Card, PO BOX 6500, Sioux Falls, SD 57117-6500
15723723	+ Email/Text: bankruptcy@ondeck.com	Aug 27 2021 00:03:00	On Deck, 901 N Stuart St, Suite 700, Arlington, VA 22203-4129
15723728	+ EDI: WFFC.COM	Aug 27 2021 03:53:00	Wells Fargo Equipment, 800 Walnut Street, 4th Floor, Des Moines, IA 50309-3605

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15723724		PNC Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0422-6

User: thomass

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Date Rcvd: Aug 26, 2021

Form ID: 309A

Total Noticed: 18

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Charles H. Krumbein	on behalf of Debtor Jason Adam Yarema charlesh@krumbein.com jkrumbein@krumbeinlaw.com
David R. Ruby	druby@t-mlaw.com mclaiborne@t-mlaw.com;druby@iq7technology.com;ecf.alert+Ruby@titlexi.com
John P. Fitzgerald, III	ustpregion04.no.ecf@usdoj.gov

TOTAL: 3